

CONTENT AREA

COBRA (Consolidated Omnibus Budget Reconciliation Act) INSURANCE

ISSUE/QUESTION

An employee/dependent who is eligible for COBRA coverage must elect coverage within 60 days of being notified of their COBRA eligibility. If the employee/eligible dependent is injured within the 60-day election period and they elect coverage after the injury, but within 60 days, would the employee/eligible dependent's injury be covered under COBRA insurance?

ANSWER

Yes, provided the employee/eligible dependent:

- Elects coverage within the 60-day election period and
- Makes their premium payments.

Medical costs would be covered at the levels provided by the selected plan (i.e., HMO, POS, PPO).

AUTHORITY

Consolidated Omnibus Budget Reconciliation Act of 1985

ISSUED

June 3, 2003